Her Commercial Growth and Development.

THE TERMINUS OF THREE VALUABLE TRUNK LINES

Handsome Structures and Public Buildings.

A LARGE AND INCREASING NUMBER OF INDUSTRIES.

Three Banks and Two Building Associations and the Amount of Capital Invested.

dustrial development.

Directly opposite to Norfolk on the river's west side it compacity covers in its corporate limits about a mile square With the suburbs, including West Norfolk and Port Norfolk, the population can be set at 22,000 inhabitants, about 17,000 urban and 5,000 suburban.

NAVY YARD.

Storation, repairs, etc., on the premises a sum approaching \$2,500,000. It has accommodations for 600 patients, and is, strictly speaking, a naval hospital, seamen of the merchant marine being treated at St. Vincent's Hospital. Dr. Cleborne now has charge.

GOVERNMENT.

Portsmouth because of the premises a sum approaching \$2,500,000.

It is flanked on the south, by the United States Navy Yard, which imparts vitality to business and employs about 1,500 mechanics and lato \$1,000,000.

The vantage of the waters of the Chesapcake as rendezvous for the this property was wrested from his Brittanic majesty during the revolution of the mother than the persons of the mother country was perceived and repair shops were established here long before the War of Independence. This property was wrested from his Brittanic majesty during the revolution of the persons of the mother described and repair shops were established here long the persons of the mother described and repair shops were established here long the persons of the perso tion by the patriots of Virginia, and was confiscated by the Old Domin-ion and sold by it to the nation in 1800 for \$12,000. In 1883 the valuation placed upon

have since been made to build and repair the new steel cruisers, so that to day it stands as one of the finest may, vards in the light and repair the new steel cruisers, so that to day it stands as one of the finest may, vards in the light and well being of the residents, there is mays-yards in the United States.

Among the other structures at the

yard are offices and officers quar-ters, boat and timber sheds, machine shops, storehouses, two dry-docks, a marine railway tramway throughout the whole place, a water work's and electric plant of sufficient capacity for the en-tire area. There are also cool-

in which Lawrence distinguished himself, was built here, and several smaller craft during the desaltory war with France. The man-of-war "Delaware," in 1799, the "John Adams," in 1830; the sloop Yorktown, in 1839; the steamers "Lawrence" and "Perry," in 1847; the steam frigate "Powhatan," in 1850; the "Roanoke" and "Colorado," in 1857, vere built here; and the famous "Guerriere" lying here in 1821 was made a school for midshipmen.

There has not been a really severe fire in Portsmouth for ten years. Last year's losses, all told, did not exceed \$5,000 to the issurance companies, although they collect \$60,000 or so a year in premiums. The department is considered the finest in the State, and Portsmouth enjoys the lowest rates of any city in Virginia.

There has not been a really severe fire in Portsmouth for ten years. Last year's losses, all told, did not exceed \$5,000 to the issurance companies, although they collect \$60,000 or so a year in premiums. The department is considered the finest in the State, and Portsmouth enjoys the lowest rates of any city in Virginia.

There has not been a really severe fire in Portsmouth for ten years. Last year's losses, all told, did not exceed \$5,000 to the issurance companies, although they collect \$60,000 or so a year in premiums. The department is considered the finest in the State, and Portsmouth enjoys the lowest rates of any city in Virginia.

There has not been a really severe fire in Portsmouth for ten years.

In April, 1861, soon after the outbreak of the war, the Federal comteuts, and the war vessels in the stream. From the hull of the "Merimac," which was sound, the Conates while in possession in 1861 and 1862 constructed the 'Virginia,' famous to this date as the first iron famous to this date as the first iron-elad ram used in naval warfare and for her combat with the celebrated "Monitor," built by Ericsson for the Federal side. The steel cruiser "Raleigh" has just been completed and the new battle-ship "Texas" is receiving her armor. Secretary of Navy Herbert and the heads of the different naval departments are different naval departments are loud in their praises of the advan-tages of this yard and the efficiency

of the work done here,
Admiral George Brown is now commandant of the yard, with Con-structor F. T. Bowles in charge of the construction of the new vessels,

NAVAL PARE

Along the river front in the northern portion of the city is the spa-cions Naval Hospital grounds which people of Noriolk, Portsmouth and percentity. The Government permits fame was educated at the latter. are used as a public park for the people of Norfolk, Portsmouth and vicinity. The Government permits their free use for recreation and diversion and they are much frequented. There are seventy-five acres of these grounds, nearly the whole solution of Norfolk county at the time the site was selected in 1825. In that year construction of the hospital was begun "of that imposing building of freestone and granted at the latter.

The tax valuations are \$5,820,346, the t hospital was begun "of that imposing building of freestone and grante, whose splendid facade of ten Tusean columns makes up the most The architect of the building was

While Norfolk has been increasing I the distinguished John Haviland, of rapidly in territory and population and advancing in business, Ports mouth has followed close in her wake in commercial growth and in-

Portsmouth has a somewhat antiquated and cumbersome form of charter. It is governed by a mayor, Hon. L. H. Davis, and council of nineteen members and a board of out 1,500 mechanics and in-The annual pay roll is close 0,000. The annual pay roll is close lative function, but have certain magisterial powers. One of them acts as mayor in the absence of "his honor," but the office is an

are chosen by the Council and per-form their dut es under that body, or under Commissions of Health, Schools and Police. Portsmouth is one of the quietest towns in the State. Sunday law is strictly en-forced. It has few saloous and in the eighty-three acres of ground occupied was \$1,600,000; of the thrity-five buildings on it, \$50,000; of the machinery and equipment, \$650,000, at total of \$2,300,000. The land to the social evil is a model place. The majesty of the law has chief. For the fire service, and the many additions are realizable and many additions.

provided by the Portsmouth and Suffolk Water Company. It is brought from Lake Kilby, twenty miles distant, is stored in a standpipe reservoir and is exceedingly clear and wholesome. The pumps at the lake have 2,500,000 gallons daily capacity.

The fire department consists of

There has not been a really severe S. Crawford, re in Portsmouth for ten years. This bank has just declared a

High Crawford, Middle and County streets, the principal business thoroughfares, have Belgian block pavement and cobble stone. The streets are handsomely shaded, and many of the homes in the residence quarter are charmingly embowered in magnolia, sycamore and elm. Seventy are lights, furnished by the Portsmouth Gas Company, illumination of the principal business thoroughfares, have Belgian block pavement and cobble stone. The streets value of its stock, which is quoted to day at \$110 per share of \$100.

Officers—John H. Hume, president, ashier. Directors—Company owns tors—J. F. Crocker, Dr. C. L. Culpepper, M. D. Eastwood, John Portsmouth Gas Company, illumination of the western edge of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age of the city. Jos. L. Bilisoly, president, Jas. W. Brown, Jr., sectors, and has twenty houses now age. enty are lights, furnished by the Portsmouth Gas Company, illuminate the city. The Citizens' Light, Heat and Power Company furnish nearly all the incandescent lights to business places and residences, SCHOOLS.

The public schools in Portsmouth are thirty two in number and three school buildings, all of which are in good condition. One is for colored good condition. One is for colored children. There is a High School department for those advanced, About 1,800 children attend the schools, and thirty two teachers are employed. With the annexation of Park View during the past year, the necessity for another school is ap-parent. There are two good Cathparent. There are two good Catholic schools, one for boys and the other for girls, with a combined attendance of 200, and several private schools. The Portsmouth Seminary and Portsmouth Academy are most

City Hall and Postoffice.

county has just been erected at a cost of \$27,000, and a new market House and an Armory costing \$30,-020, and a new tire engine house is ust completed at a cost of \$6,000.

just completed at a cost of \$6,000.

A hospital will probably be erected on the old juil site in the near future. Its finest business structures are the Kirn, Brandt, Peed, Crawford, Market, Culpepper and Lindsey blocks. Its costlest residences are thospital. blocks. Its costlest residences are those of John H. Hume, Jos. A. Parker. Mrs. Beverly Armistead, Jos. A. Bilisoly, Admiral Brinkley, John Mahoney, William H. Peters, E. H. Owens, A. H. Lindsay, John C. Emmerson, C. S. Sherwood, Edward Powell and John L. Watson. The building of an electric line is now agitated. In the centre of the city is an ornamental shaft of granite fifty five feet high, erected by the city to the memory of its Confederate dead. Portsmouth has two street rail-

Portsmouth has two street rail-roads, altogether six miles long. The ferries connecting it with Nor-THE NAVY=YARD AND BUILDINGS
The learness connecting it with Norfolk and Berkley are owned jointly
by the city and Norfolk county.
Fine boats, making fifteen minute
trips, are provided by the lessees
of this ferry, who pay an annual
rental of \$16,000 for the privilege.

INDUSTRIES. Portsmouth is the terminus of three trunk lines — the Seaboard Air Line, the Norfolk and Carolina, and the Atlantic and Danville rail road. The former have made ex tensive improvements during the past four years, spending over \$250,-000 in building and enlarging docks

ond in building and enlarging docks and yards. It is now building a handsome union passenger depot that will cost, when completed, about \$65,000, and will be one of the best equipped in the South.

The general offices and shops of this company are located in this city. The Atlantic and Danville rail road have also their general offices and repair shops located here. It is probable the passenger trains of the probable the passenger trains of the Atlantic and Danville and Norfolk and Carolina railroad will come in the Union passenger depot of the Seaboard Air Line when completed. DANKS.

Three banks furnish the business Three banks furnish the business community with the sinews of trade. The Bank of Portsmouth organized in 1867, can lay claim to being the oldest bank in the "Twin Cities by the Sea," It has done a successful business since its organization. Mr. Jos. L. Bilisoly, the present cashier, was elected in October, 1889. Shortly after the capital stock was increased to \$100,000, and its business has doubled in past four years.

Its average deposits during the past four mouths have been \$500,000 and in addition to its capital stock and in addition to its capital stock of \$100,000, has surplus and undivided profits amounting to \$47,000. The officers are: Judge L. R. Watts, president; Jos. L. Bilsolv, cashier. Directors: W V H Williams, E N Wilcox, Goodrich Hutton; George L. Neville, Thomas Scott, Edward Mahoney, Jos. F. Weaver. Weaver.

MERCHANTS' AND FARMERS' BANK.

The Merchants' and Farmers' Bank was organized in 1885, with a capital of \$51,500. The success of this institution is shown by its sur-plus and undivided profits, which sufficient capacity for the entire are also cooling, repairing and victualing and receiving ships of the station. Much of the history of the country is disclosed by the country is disclosed by the chronicles of this yard.

Decatur, the Barrons, and some of the cleverest American naval commanders, have been assigned here for shore duty. The "Chesapeake," in which Lawrence distinguished himself, was built here, and separated in two companies, and some of the cleverest American naval commanders, have been assigned here for shore duty. The "Chesapeake," in which Lawrence distinguished himself, was built here, and separated in two companies, and a sum that the entire in this institution is shown by its surplus and undivided profits, which now amount to \$52,000. The average deposits for the past six months have been \$130,000 feet of hose. There are also cooling in this institution is shown by its surplus and undivided profits, which now amount to \$52,000. The average deposits for the past six months have been \$130,000 feet of hose. There are also cooling in this institution is shown by its surplus and undivided profits, which now amount to \$52,000. The average deposits for the past six months have been \$130,000 feet of hose. There are also cooling and ranning south this institution is shown by its surplus and undivided profits, which now amount to \$52,000. The average deposits for the past six months have been \$130,000 feet of hose. There are also cooling and ranning south this institution is shown by its surplus and undivided profits, which now amount to \$52,000. The average deposits for the past six months have been \$130,000 feet of hose. There are also cooling and ranning south this institution is shown by its surplus and undivided profits, which now amount to \$52,000. The average deposits for the past six months are plus and undivided profits, which now amount to \$52,000. The average deposits for the past six months are plus and undivided profits, which have surplus and undivided profits, which are plus and undiv

4 per cent semi-annual dividend.

THE PEOPLE'S BANK

The People's Bank was organized The People's Bank was organized nearly two years since, and has a handsome building of its own. Its capital is \$50,000; surplus and undivided profits, \$5,000; average deposits for the past six months have been \$150,000. This bank paid dividads on the capital in The streets are laid out with regularity and are exceptionally broad. They are either paved or shelled. High, Crawford, Middle and County of its organization, and a criterion of its success is shown in the market of its stock, which is quoted

The Portsmouth Insurance Com-

pany is the oldest home insurance company in Eastern Virginia. was organized in 1852. stock is \$32,000 and has a surplus at present of about \$45,000. It has for years paid 10 per cent annually in lividends to its stockholders ers, John C. Emmerson, president W. V. H. Williams, secretary; direc tors, Legh R. Watts, J. H. Hume, G. L. Neville, W. S. Laughorne, J. F. Crocker,

This company owns its building

on High street.
Portsmouth has two local Building Associations, the Portsmouth and Norfolk County and Home Permanent, which represent about 7,000 shares of stock, or a capital of \$700,000 invested in homes in Portsmouth and Norfolk county. Their aggregate is about \$3,000,000

Haynor Mig. Co..... Bank of Portsmouth 100,000 Portsmouth and Smithfield
R. R. . . . . . (chartered)
Portsmouth and South Mills R. R. .....(chartered)
Portsmouth and Righmond 

Western Br. Drawbridge Port Norfolk and West Nor-folk Drawbridge Co.... Portsmouth Cotton Mig. Co. 68,000 25,000 American Fertilizer Co... 25,000
Sunny South Mfg. Co... 20,000
Frank Hitch Lumber Mills
Norfolk & Carolina Chemi-

F. S. Royster & Co., Guano 20,000 River Front R. R. ... (chartered) Portsmonth Gas Co. ... 80,000 Portsmonth Insurance Co. ... 32,000 Citizens Light, Ht. & P. Co. 50,000 Porstmouth Street R'way Co. 50,000 Brighton Nurseries . . . . 5,000 Portsmouth and Suffolk Wa

facturing Company...... 50,000
Century Sawmills....... 10,000
Portsmouth and Norfolk
County Building Associa-350,000 320,000

Association.
United States Buoy-yard.
Portsmouth Land and Improvement Company... 100,000 South Portsmouth Land Company ..... West Portsmouth Laud 50,000

West Portsmonth Land
Company. 50,000
Seaboard Land Company. 100,000
U. S. Naval Hospital...
Portsmouth Machine Works 10,000 Owens' Cigar Factory..... Seed's Ship yard... Portsmouth lee Company... Hygienicalce Company... Phillips & Mahoney Planing Mills. 25,000

ITS COMMERCIAL INTERESTS.

The commercial interests of the

The commercial interests of the city, mercantile and manufacturing, may be summed up as follows:

There are ten houses here in jobbing trade, nine of these grocers, handling cotton or peanuts, or both, and doing a commission business in truck. The annual aggregate business of these ten is fully \$2,000,000. There are 300 retail stores. There are 300 retail stores.

AN IMPORTANT DEVELOPMENT.

The most important development The most important development in the near future will be brought about by the Portsmouth company, which has a capital of \$1,000,000, and owns 1,783 acres of land and three and a half miles of water

has 400 acres with sixty-five houses up, a hotel and street railway, four parks laid out and a large furniture factory. Plans have been prepared for the erection of a large female seminary. This property surrounds the terminus of the Norfolk and Carolina railroad. M. W. Mason.

manager.
At the terminus of this road is now under construction the im-mense manufacturing plant of the Norfolk and Carolina Chemical Company which will occupy tea

acres, and cost about \$250,000.

Within the past two months the West Norfolk and Port Norfolk Bridge Company have completed the drawbridge seross the Western Branch at a cost of \$20,000, and per-mission has been granted to conmission has been granted to con-struct a bridge across Scott's Creek, thus uniting closer Portsmouth with the suburbs that cluster on the west ande of the Elizabeth River.

Mr. Frank Hitch, of Hamilton, N.

C., is erecting also, near the terminus of the Norfolk and Carolina railroad, a large jumber plant which will give employment to a number

Application has been made to the 

The time, therefore, is not far distant when the territory from Giimerton to West Norfolk, for six miles along the water front, will be closely populated with people and dotted with manufacturing concerns, attracted by the excellent rail and water facilities afforded along this section. along this section.
The Portsmouth Cotton Manufac

mence at once. T. W. Whisnant, Superintendent of the Seaboard Air Line, is president, Jas. A. Mulvey, secretary and A. B. Butt, treasurer. The mills when equipped will en-ploy about 200 hands and cost \$100,000.

The shingle mill of Mr. John T. Halsted employs about twenty five hands, with a daily capacity of 14.-000 shingles.

The Portsmonth Basket Works

The Portsmouth Basket Works gives employment to 200 hands in manufacturing fruit boxes, berry crates, butter dishes, etc.

The Elizabeth River Terminal Company was organized in 1894 with a capital of \$600,000 to purchase the tract of land and water front iying between the Seaboard and Roanoke Railroad terminals and the United States Hospital, embracing about 90 acres to erect standard warehouses, compresses, wharves, etc., for the compresses, wharves, etc., for the purpose of reducing to a minimum the present and unbusinesslike the present and unbusinesslike methods of handling cotton.

Two years ago it was rarely that an ocean steamer was seen at our wharves. To day four English tramp steamers are loading and the Sea-board Air Line is over crowded with cotton for foreign shipment, that in years gone by has moved through other ports.

The Waverly Water Front Com

pary, with a paid-up capital of \$60,-000, Judgo L. R. Watts, president, and Dr. V. G. Culpepper, secretary, owns some valuable wharf property on North street.

Portsmouth has three hotels, the

Portsmouth has three hotels, the Hotel "Portsmouth, the Central, and the St. Elmo.

There are three military companies, the Old Dominion Guards, the Portsmouth Rifles, and Grimes' Battery, all well officered and with full ranks.

PORTSMOUTH'S FUTURE

is, therefore, bright, situated in the centre of the early truck region, with fish and oysters in abundance, the cost of living is cheap. With six miles of deep water front, ex-tending from Gilmerton Locks to West Norfolk, fed by the Scaboard Air Line, the Norfolk and Carolina and Atlantic and Danville railroads, her industrial advantages must be apparent, and with liberal taxation and inducements to capital, her future growth must be phenominal.

Capital, ever timid, must be en-

couraged, and as wages are always higher in coast cities than in the in-terior, inducements in the way of free taxation for a number of years

make Norfolk the leading commercial city of the South and Ports mouth the leading industrial center.

COMMERCIAL GROWTH

And Industrial Development -- Both Cities Must Push.

While the growth of Norfolk' business during the past four years has been enormous, yet, taking the map and examing her geographical location, her importation facili-ties, both rail and water, makes us realize that the trunk lines seeking this hurbor are greater feeders than distributors. They pour coal, lumber, cotton, rosin, naval stores and heavy merchandise into our laps and take back general merchandise in return, but are not these shipments on return gathered from Boston, Providence, New York, Philadelphia and Baltimore, rather than shipped from Norfolk or Portsmouth direct?
The tracks of the Scaboard Air

Line and Atlantic Coast Line ex lending throughout the entire South furnish a natural trade territory for has considerable trade along the his trade to other cities, and bri above roads and the Norfolk and wealth and business to his city.

# THRIVING AND PROSPEROUS TOWN OF BERKLEY

A Progressive and Busy Municipality.

The Portsmouth Cotton Manufacturing Company have just completed their extensive mills, costing \$20,000, for the manufacture of knit underwear. These mills are located on the outskirts of the city between the tracks of the Seaboard Air Line and the Atlantic and Danville railroad and the company owns eight acres of ground. The construction of the mills having been completed the equipping will commence at once, T. W. Whisnant, Superintendent of the Seaboard Air

A Goodly Array of Churches and Many Institutions of Learning.

### A STEADY GROWTH IN POPULATION

The Centary Shingle Mills employ twenty hands and turn out about 15,000 shingles per day.

The Park View Land Company owns twenty-two acres in the recently annexed portion of Ports mouth, which has been graded and laid off in streets, and several houses have been graded.

Berkley and its suburb, South Morfolk, has a population of about 9,000 souls. It is situated between Norfolk and Portsmouth for Norfolk and Portsmouth and is di-

In Berkley and are running regular-ly, giving steady employment to a number of men.

Berkley and its suburb, South Norfolk, has a population of about 9,000 souls. It is situated between 19,000 souls. It is the manufacturing purposes. Boilers are little liable to 19,000 souls. It is present weels in including purposes. Boilers are little liable to 19,000 souls. It is situated verse well and

dred men, women and children, are factors to the growth of the town.

Three machine shops, three marine railways, one foundry and several other enterprises are located in Berkley and are running regular.

This and other States.

Berkley is connected to Norfolk and Portsmonth by a well equipped erry. Boats plying between each city every fifteen minutes during the day and twenty-minute trips at night.

The Steady growth of the town, and its close proximity to Norfolk, and has its freight terminus and machine shops located here, which give employment to a large number of man.

The steady growth of the town, and its close proximity to Norfolk, calls for quicker transit, and as the new year dawns upon us some of our citizens are agitating a "Greater Norfolk" by sunexation of Berkley and Portsmouth with the view of The town has a street railway that connects it with its saburb—South Norfolk, where some of the finest residences in this section are under course of construction. The South Norfolk Water and Electric Light Company have their plant there, which furnishes the town with water, ter.

It may be confidently said that no section in the vicinity of Nortolk and Portsmouth has better advantages for manufacturing than Berkley. The supply of water from

It might be fruitful of beneficial results to make a comparison of the annual business of Richmond with that of Norfolk, compare the business of Charlotte, S. C., and Atlanta, Ga., from a local standpoint with that of Norfolk, and if we are covering the trade territory tributers to this part we have a second of the business of the hands and other parts of the business of the hands and other parts of the business of the hands and other parts of the business of the hands and other parts of the business of the business of the hands and other parts of the business of the hands and other parts of the business of the hands and other parts of the business of the hands and other parts of the business tary to this port we have much fer congratulation. If part of that ter-ritory is being supplied from other cities steps should be taken to ascertain the causes and work for their removal. Many small things frequently work against and retard the growth of business and trade, and many thousands of dollars of business

can frequently be secured by ju-diciously taking advantage of opportunities to draw attention to this port and our ability to sell to other communities because of our superior transportation facilities at the lowest possible prices. The deand the most prosperous communities are those which live not or themselves, where merchants are bounded by the limits of their own cities, but where the business this city that should be entirely covour cities, but where the business ered by our business men. Norfolk man or the manufacturer pushes

Campbell, of London, Eng.

At the last annual meeting of the company, held some two months since, \$47,000 was subscribed to the stock of the River Front railroad, which is to be built along the water frout, and is designed to form a betine connecting the Norfolk and Western railroad, Scaboard Air Line, Atlantic and Danville railroad, and Norfolk and Garolina railroad and Norfolk and Southern railroad and Norfolk and Southern railroad. This road will be constructed in the near future and the active development of the property commenced.

The Portsmouth Land, Improvement and Promotion Company owns 189 acres and has twenty houses now up, Its property is on the western edge of the city, Jos. L. Bilisoly, president; Jas. W. Brown, Jrt., see relay. The Port Norfolk Land Company has 400 acres with sixty-five houses up, a hotel and street railway, four thanks laid out and a large furnitire. commercial and industrial growth must be onward and upward, and that can only be secured by a harmonious and concentrated effort to extend the trade territory so proceed hand in hand to the end of Nor- folk, Portsmouth and of the century, each striving to ad Berkley.

It might be fruitful of beneficial next four years will witness a period

often appears in cold weather, attacking the nature of the hamis and other parts of the body, Hoods Barsaparila, the great blood purifier, cures salt rhoum

## G. K. BAKER, Dreging, Pile Driving

and Wharl Building

Steam Pumps. Hoisting Engines, Much Dumpers, rock Lighters and Timber Winches for fire Trass and from tastions and Machine Work of all kinds furnished. TUG MERCY B. FOR CHARTER, Machine Work of all Kind Furnished,

PHONE 190. OFFICE - Foot of laborty atreet,

BERKLEY, VA.